

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ruth Gouse

Case No.: 5-19-00761MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Flagstar Bank
Court Claim Number:	6
Last Four of Loan Number:	8804
Property Address if applicable:	157 Payton Rd

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$1.00
b.	Prepetition arrearages paid by the trustee:	\$1.00
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$1.00

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is paid directly by the debtor(s).

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**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: March 28, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Ruth Gouse

Case No.: 5-19-00761MJC  
Chapter 13

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on March 28, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Vincent Rubino, Esquire  
712 Monroe St  
PO Box 511  
Stroudsburg PA 18360-0511

**Served by First Class Mail**

Flagstar Bank  
ATT: Customer Service Dept  
5151 Corporate Dr  
Troy MI 48098

Ruth Gouse  
157 Payton Rd  
East Stroudsburg PA 18302

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 28, 2023

/s/ Liz Joyce  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 19-00761 RUTH GOUSE

FLAGSTAR BANK  
5151 CORPORATE DRIVE

TROY, MI 480982639

Acct No: 157 Payton Rd - PRE-ARREAR'

ARREARS - 157 PAYTON ROAD

Sequence: 24

Modify:

Filed Date:

Hold Code:

Amt Sched:	\$93,558.13	Debt:	\$1.00	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$1.00	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	DisbDescrp	Total	Reconciled
<b>5200</b>	<b>FLAGSTAR BANK</b>								
520-0	FLAGSTAR BANK		03/17/2021	1228022	\$1.00	\$0.00		\$1.00	03/24/2021

Sub-totals: \$1.00 \$0.00 \$1.00

Grand Total: \$1.00 \$0.00